

SOUTHCREST FINANCIAL GROUP, INC.

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 2497202	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$66	\$58	-12.5%		
Loans	\$33	\$26	-20.6%		
Construction & development	\$4	\$2	-51.3%		
Closed-end 1-4 family residential	\$6	\$6	-6.6%		
Home equity	\$0	\$0	-21.0%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-4.3%		
Commercial & Industrial	\$2	\$2	-10.5%		
Commercial real estate	\$11	\$9	-18.6%		
Unused commitments	\$2	\$1	-44.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-32.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$7	-18.6%		
Cash & balances due	\$14	\$16	12.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$60	\$52	-12.8%		
Deposits	\$56	\$49	-11.1%		
Total other borrowings	\$2	\$0	-100.0%		
FHLB advances	\$2	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$6	\$6	-9.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	8.7%	--		
Tier 1 risk based capital ratio	14.0%	15.3%	--		
Total risk based capital ratio	15.2%	16.5%	--		
Return on equity ¹	-4.1%	-24.5%	--		
Return on assets ¹	-0.4%	-2.3%	--		
Net interest margin ¹	4.3%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	45.0%	19.7%	--		
Loss provision to net charge-offs (qtr)	70.6%	49.7%	--		
Net charge-offs to average loans and leases ¹	5.2%	7.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	8.1%	4.3%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.3%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.4%	0.2%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	11.2%	18.4%	0.3%	4.5%	--
Total loans	4.5%	10.3%	1.3%	1.9%	--